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Entered on Docket
September 18, 2009

Bruce A. Markell

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Hon. Bruce A. Markell
United States Bankruptcy Judge

9 **WILDE & ASSOCIATES**
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17 Wells Fargo Bank, N.A.
18 09-70628 / 0138424692

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

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In Re:
Annie Phillips
-
Debtors.

BK-S-09-15389-bam
MS Motion No.
Date: 9/11/09
Time: 1:30PM
Chapter 13

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ORDER RE ADEQUATE PROTECTION

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Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the
above-entitled Court, all appearances as noted on court record, and based upon all the papers and
pleadings on file herein and good cause appearing therefor,

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IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the post-
petition arrearages currently due as follows:

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2	4 Monthly Payments at \$2,120.12	\$8,480.48
3	(May 1, 2009-August 1, 2009)	
4	3 Late Charges at \$91.53 each	\$ 274.59
5	(May 16, 2009-July 16, 2009)	
6	Motion Filing Fee	\$ 150.00
	Attorneys Fees	<u>\$ 750.00</u>
	Total Arrearage	\$9,655.07

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8 The above arrearage shall be paid in six (6) monthly installments of \$1,609.18. These payments
 9 shall be in addition to the regular monthly payment and shall be due on or before the 20th day of the month
 10 commencing with the August 20, 2009 payment and continuing throughout and concluding on or before
 11 January 20, 2010.

12 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give
 13 Debtors at least five business days' notice of the time, place and date of sale.

14 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and
 15 maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan, beginning
 16 with the September 1, 2009 payment, on Secured Creditor's Trust obligation, encumbering the subject
 17 Property, generally described as 9188 Mangostone Lane, Las Vegas, NV 89147, and legally described as
 18 follows:

19 LOT 33 IN BLOCK C OF BARCELONA, AS SHOWN BY MAP THEREOF ON FILE IN
 20 BOOK 73 OF PLATS, PAGE 12 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK
 COUNTY, NEVADA AND AMENDED BY THAT CERTIFICATE OF AMENDMENT RECORDED
 JULY 12, 1996 AS INSTRUMENT/FILE NO. 01763 IN BOOK 960712 OFFICIAL RECORDS.

21 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make any
 22 payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's
 23 Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon
 24 Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each
 25 such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be
 26 paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure
 the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to
 Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the

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2 subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete
3 possession thereof.
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5 Submitted by:
6 **WILDE & ASSOCIATES**

7 By 
8 **GREGORY L. WILDE, ESQ.**

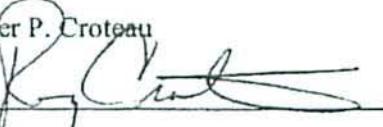
9 Attorneys for Secured Creditor
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12 APPROVED AS TO FORM & CONTENT:

13 Kathleen A. Leavitt

14 By 
15 Kathleen A. Leavitt
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Roger P. Croteau

By 
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